



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE  
KML LAW GROUP, P.C.

Sentry Office Plz  
216 Haddon Ave.  
Suite 406  
Westmont, NJ 08018  
(215)627-1322

[dcarlon@kmllawgroup.com](mailto:dcarlon@kmllawgroup.com)

Attorneys for State Farm Bank, F.S.B.

In Re:

John F. O'Donnell,

Debtor.

Order Filed on August 20, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-20032 VFP  
Adv. No.:  
Hearing Date: 7/18/19 @ 8:30 a.m.

Judge: Vincent F. Papalia

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: August 20, 2019**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

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Honorable Vincent F. Papalia  
United States Bankruptcy Judge

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Debtor:

John F. O'Donnell

Case No.:

19-20032 VFP

Caption:

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, the Bank of New York Mellon, f/k/a The Bank Of New York, solely as Trustee hereunder and not in its individual capacity for the benefit of the Certificateholders of the CWABS Inc., Asset-Backed Certificates, Series 2006-11, holder of a mortgage on real property located at 542 Westwood Avenue, Rivervale, NJ, 07675, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and David L. Stevens, Esquire, attorney for Debtor, John F. O'Donnell, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall obtain a loan modification by September 30, 2019, or as may be extended by an application to extend the loss mitigation period; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make regular post-petition payments in accordance with the terms of the loss mitigation order while the loss mitigation period is active; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the trustee is not to pay the arrears per the plan while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or the difference between the regular post-petition payment and the loss mitigation payment, or any other post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 John F O' Donnell  
 Debtor

Case No. 19-20032-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Aug 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2019.

db +John F O' Donnell, 542 Westwood Ave, Rivervale, NJ 07675-5563

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 22, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2019 at the address(es) listed below:

David L. Stevens on behalf of Debtor John F O' Donnell dstevens@scuramealey.com, ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;mmack@scura.com;lrichard@scura.com;jesposito@scuramealey.com  
 Denise E. Carlon on behalf of Creditor State Farm Bank, F.S.B. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Kevin Gordon McDonald on behalf of Creditor State Farm Bank, F.S.B. kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Marie-Ann Greenberg magecf@magnettrustee.com  
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 5